

Information to identify the case:

Debtor 1	<u>Vincent Paul Bavuso Jr.</u>	Social Security number or ITIN	xxx-xx-7587
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Tracey Lee Bavuso</u>	Social Security number or ITIN	xxx-xx-4667
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-24665-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent Paul Bavuso Jr.

Tracey Lee Bavuso

4/14/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Vincent Paul Bavuso, Jr.
Tracey Lee Bavuso
DebtorsCase No. 14-24665-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
Form ID: 3180WPage 1 of 3
Total Noticed: 41

Date Rcvd: Apr 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 16, 2020.

db/jdb
cr +Vincent Paul Bavuso, Jr., Tracey Lee Bavuso, 733 Ellen Street, Monongahela, PA 15063-1319
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

cr +Household Finance Consumer Discount Co, 14841 Dallas Pkwy #300, Dallas, TX 75254-7883
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828

cr U.S. Bank Trust National Association, not in its i, Fay Servicing, LLC, PO Box 814609,
Dallas, TX 75381-4609

13960658 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
13960659 +Cap One - GM Card, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14016388 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200,
Tucson, AZ 85712-1083

15121085 Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609
13967794 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053

13970357 +Harley-Davidson Credit Corp., PO Box 9013, Addison, TX 75001-9013
13986042 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13960677 M&T Credit Services LL, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,
Williamsville, NY 14221

13960678 +Marcia Babiak, 118 Elmcree Avenue, Monongahela, PA 15063-1123
15170186 U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609,,
Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 15 2020 04:25:41 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Apr 15 2020 08:03:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067

13960660 +EDI: CAPITALONE.COM Apr 15 2020 08:03:00 Capital 1 Bank, Attn: General Correspondence,
Po Box 30285, Salt Lake City, UT 84130-0285

13991697 +E-mail/Text: bankruptcy@capvs.com Apr 15 2020 04:26:14 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13960665 +E-mail/PDF: creditonebknofications@resurgent.com Apr 15 2020 04:27:51 Credit One Bank,
Po Box 98873, Las Vegas, NV 89193-8873

13960667 E-mail/PDF: DellBKNofications@resurgent.com Apr 15 2020 04:29:07 Dell Financial Services,
Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708

13960668 +EDI: TSYS2.COM Apr 15 2020 08:03:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
13960669 +EDI: AMINFOFP.COM Apr 15 2020 08:03:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868

13960671 +EDI: RMSC.COM Apr 15 2020 08:03:00 GECRB/American Eagle, Attn:Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104

13960672 +EDI: RMSC.COM Apr 15 2020 08:03:00 GECRB/Lowes, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104

13960673 +EDI: RMSC.COM Apr 15 2020 08:03:00 GECRB/Sams Club, Gecrb/Sams Club, Po Box 103104,
Roswell, GA 30076-9104

13960674 +EDI: RMSC.COM Apr 15 2020 08:03:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104

13971170 +EDI: HFC.COM Apr 15 2020 08:03:00 HSBC MORTGAGE SERVICES, INC., P.O. BOX 21188,
EAGAN, MINNESOTA 55121-0188

13960675 +E-mail/Text: bankruptcy.notices@hdfsi.com Apr 15 2020 04:26:26 Harley Davidson Financial,
Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048

13960664 EDI: JPMORGANCHASE Apr 15 2020 08:03:00 Chase, Po Box 15298, Wilmington, DE 19850
14268462 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Apr 15 2020 04:26:40
LSF9 MASTER PARTICIPATION TRUST, c/o CALIBER HOME LOANS, INC., 13801 WIRELESS WAY,
OKLAHOMA CITY, OK 73134-2500

14014523 E-mail/PDF: resurgentbknofications@resurgent.com Apr 15 2020 04:28:01
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13960679 +EDI: AGFINANCE.COM Apr 15 2020 08:03:00 Onemain Financial, 2 North Main Street,
Washington, PA 15301-4508

14017222 EDI: PRA.COM Apr 15 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

14135739 EDI: PRA.COM Apr 15 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541

13993396 +E-mail/Text: csc.bankruptcy@amwater.com Apr 15 2020 04:26:37 Pa. American Water,
PO Box 578, Alton, IL 62002-0578

13986823 +EDI: JEFFERSONCAP.COM Apr 15 2020 08:03:00 Premier Bankcard, LLC.,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

13960682 EDI: AGFINANCE.COM Apr 15 2020 08:03:00 Springleaf, Po Box 742536, Cincinnati, OH 45274
13973475 EDI: AGFINANCE.COM Apr 15 2020 08:03:00 Springleaf Financial Services, PO Box 3251,
Evansville, IN 47731

District/off: 0315-2

User: nsha
Form ID: 3180W

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Total Noticed: 41

Date Rcvd: Apr 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13960680 +EDI: RMSC.COM Apr 15 2020 08:03:00 Sams Club, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104
13960681 +EDI: RMSC.COM Apr 15 2020 08:03:00 Sams Club / GEMB, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Harley-Davidson Credit Corp. Successor to Eaglemar
cr LSF8 Master Participation Trust
cr LSF9 MASTER PARTICIPATION TRUST
cr LSF9 Master Participation Trust etal
cr U.S. Bank Trust National Association
cr* Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609
13960661* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,
Salt Lake City, UT 84130-0285
13960662* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,
Salt Lake City, UT 84130-0285
13960663* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,
Salt Lake City, UT 84130-0285
13960666* +Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
13986664* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13960670* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14151383* +Harley-Davidson Credit Corp., PO Box 9013, Addison, TX 75001-9013
13960676 ##HFC/Beneficial Mtg Services, Attn: Bankruptcy, 961 Weigel Dr, Elmhurst, IL 60126-1058
TOTALS: 5, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2020 at the address(es) listed below:

David A. Rice on behalf of Debtor Vincent Paul Bavuso, Jr. ricelawl@verizon.net,
lowdenscott@gmail.com
David A. Rice on behalf of Joint Debtor Tracey Lee Bavuso ricelawl@verizon.net,
lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, not in its
individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E
bkgroup@kmlawgroup.com
Joseph A. Dessoie on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor LSF9 Master Participation Trust etal
jschalk@barley.com, sromig@barley.com
Martin A. Mooney on behalf of Creditor Harley-Davidson Credit Corp. Successor to Eaglemark
Savings Bank kcollins@schillerknapp.com, lgadomski@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Scott R. Lowden on behalf of Debtor Vincent Paul Bavuso, Jr. niclowlgl@comcast.net

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Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Scott R. Lowden on behalf of Joint Debtor Tracey Lee Bavuso niclowlgl@comcast.net
Thomas Song on behalf of Creditor LSF9 Master Participation Trust etal pawb@fedphe.com
TOTAL: 13